

# Exhibit A

**PROGRESSIVE**

[John Q. Sample]  
[123 Main Street]  
[Anytown, TX 78703]

You could save over

**\$519<sup>†</sup>**

on car insurance.

**RATE SUCKERS  
ARE AMONG US**

**STOP PAYING FOR RATE SUCKERS AND EARN A DISCOUNT BASED ON YOUR GOOD DRIVING.**

- Here's a nightmare scenario:  
good drivers (you) get lumped  
in with not-so-good drivers  
(Rate Suckers).
- Snapshot® gets rid of Rate  
Suckers by rewarding your  
good driving habits.
- Simply plug Snapshot® into  
your car, drive for 30 days,  
and see if you earn a discount.

Dear John Q Sample,

Good drivers, be warned. Rate Suckers are attaching themselves to cars everywhere.

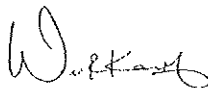
They could be on highways, at gas stations, and in parking lots. They could be a co-worker, your next-door neighbor, or even your best friend. They're Rate Suckers—people who pay less for insurance than they should based on how they drive—leaving you to make up the difference.

There's only one thing that can stop Rate Suckers—and that's Snapshot® from Progressive. Simply snap it into your car, drive as you normally do for 30 days, and earn a discount based on your good driving.

So why not join more than 3 million drivers who made the switch to Progressive last year? Drivers who switch save an average of \$519. Then, stop those Rate Suckers by plugging in Snapshot®.

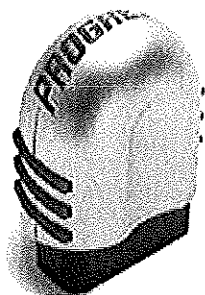
For a free quote and to try Snapshot, visit [progressive.com/gooddDriving](http://progressive.com/gooddDriving) or call 1-866-552-7542.

Sincerely,



William Kampf  
Marketing General Manager

P.S. Even if you don't try Snapshot®, when you make the switch to Progressive, you could save big bucks, an average of \$519, to pay bills or toss into your savings. It's extra money to spend on anything you want!



You can choose to stop receiving "prescreened" offers of insurance from this and other companies by calling toll-free 1-888-5OPT OUT (567 8688). See PREScreen & OPT-OUT NOTICE on other side for more information about prescreened offers.

**PREScreen & OPT-OUT NOTICE:** This "prescreened" offer of insurance is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of insurance from this and other companies, call the consumer reporting agencies toll-free, 1-888-5OPT OUT (567 8688); or write: Experian Opt Out, P.O. Box 919, Allen, TX 75013-0919.

You have been pre-qualified for at least your state's minimum limits or greater insurance coverage, provided that you continue to meet the specific criteria for insurability established prior to your selection to receive this offer.

When you respond to this offer, we will obtain information from you and other sources to provide your insurance quote. We may disclose some of this information to our service providers. Complete details are in our Privacy Policy, which you may obtain by calling 1-877-877-6041 or by visiting [progressive.com](http://progressive.com).

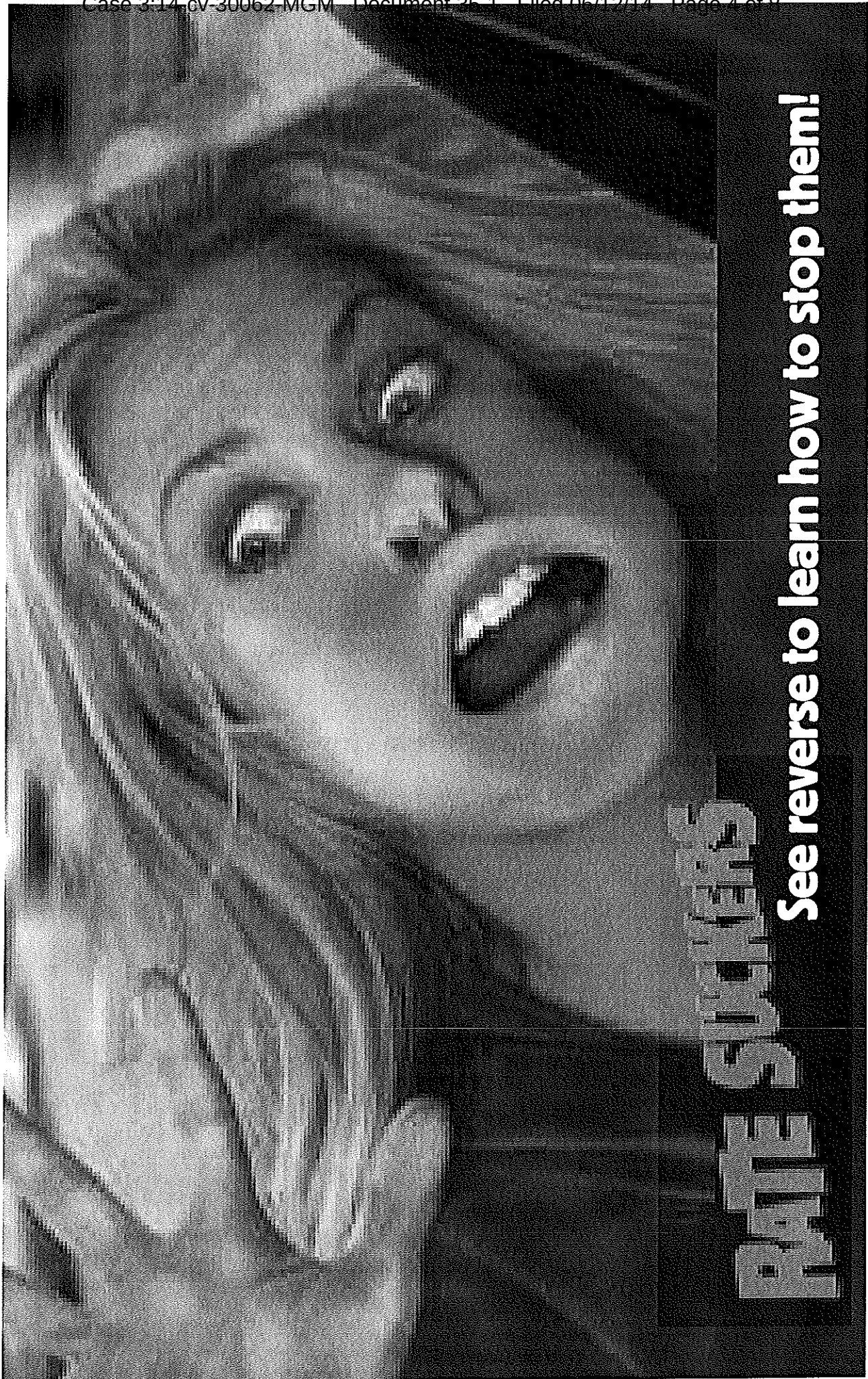
Policies underwritten by: Artisan and Truckers Casualty Co., Drive New Jersey Ins. Co., Mountain Laurel Assurance Co., National Continental Ins. Co., Progressive Advanced Ins. Co., Progressive American Ins. Co., Progressive Bayside Ins. Co., Progressive Casualty Ins. Co., Progressive Choice Ins. Co., Progressive Classic Ins. Co., Progressive County Mutual Ins. Co., Progressive Direct Ins. Co., Progressive Express Ins. Co., Progressive Freedom Ins. Co., Progressive Garden State Ins. Co., Progressive Gulf Ins. Co., Progressive Hawaii Ins. Corp., Progressive Marathon Ins. Co., Progressive Max Ins. Co., Progressive Michigan Ins. Co., Progressive Mountain Ins. Co., Progressive Northern Ins. Co., Progressive Northwestern Ins. Co., Progressive Paloverde Ins. Co., Progressive Preferred Ins. Co., Progressive Premier Ins. Co. of Illinois, Progressive Security Ins. Co., Progressive Select Ins. Co., Progressive Southeastern Ins. Co., Progressive Specialty Ins. Co., Progressive Universal Ins. Co., Progressive West Ins. Co., United Financial Casualty Co.

Auto insurance prices and products are different when purchased directly from Progressive or through independent agents/brokers. Product availability varies by state.

\*National average annual car insurance savings by new customers surveyed who saved with Progressive November 2012 -- March 2013.

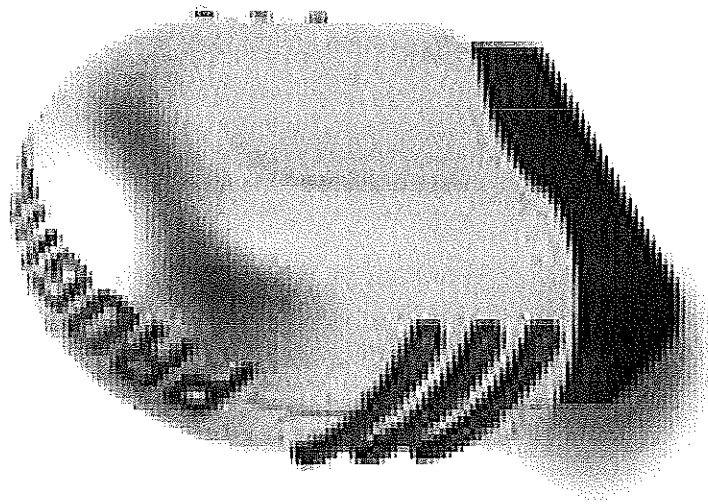
Snapshot is not available in all states or situations.

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**RATE SCORERS**

**See reverse to learn how to stop them!**



# **STOP RATE SUCKERS WITH SNAPSHOT<sup>®</sup> FROM PROGRESSIVE**

Stop Rate Suckers and take back the savings you deserve!

Call: 1-866-552-7542 | Visit: [progressive.com/gooddDriving](http://progressive.com/gooddDriving)

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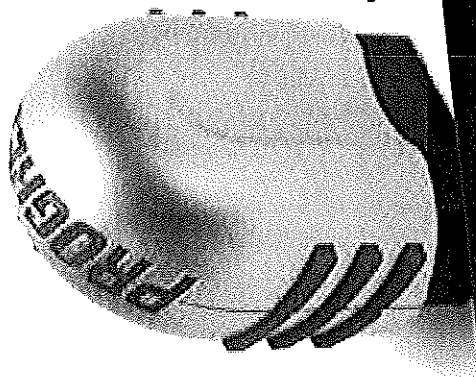




# RATE SUCKERS ARE AMONG US

Snapshot® from Progressive can stop these Rate Suckers and help you get the savings you deserve.

**PROGRESSIVE**



Try Snapshot® from Progressive

# STOP PAYING FOR RATE SUCKERS

## How it works:

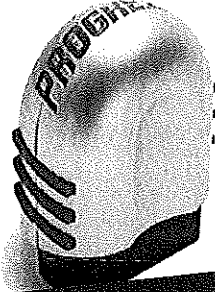
- Simply plug Snapshot® into your car
- Drive as you normally do for 30 days
- Earn a discount based on your good driving

To make the switch and repel Rate Suckers, call 1-866-552-7542 or visit [progressive.com/gooddriving](http://progressive.com/gooddriving).

PROGRESSIVE  
PAID  
U.S. POSTAGE

6300 Wharton Mills Road, Mayfield Village, OH 44143-2192

**PROGRESSIVE**



# STOP PAYING FOR RATE SUCKERS

START SAVING ON CAR INSURANCE WITH SNAPSHOT®.  
Call 1-866-552-7542 or visit [progressive.com/gooddriving](http://progressive.com/gooddriving).

**PROGRESSIVE**

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Find out how to stop Rate Suckers. Drivers who switch  
save an average of \$519 on car insurance!

RATE SUCKERS ARE EVERYWHERE  
(EVEN IN YOUR MAIL).



[John Q. Sample]  
[123 Main Street]  
[Anytown, TX 78703]  
RATE SUCKERS are everywhere.

